

IT'S **SAVINGS AWARD** TIME!



HOW DO YOU KNOW IF YOU'RE **ELIGIBLE** FOR AN **AWARD**?



Did you receive a Growth Award in June/July 2016?



Are you still employed with a Canadian Tire Associate Dealer on December 31, 2016?*

If you answered **yes** to **both** questions, you're eligible to receive a **Savings Award** in January!

HOW MUCH IS THE AWARD?

Canadian Tire Corporation contributes all the money for your store's Savings Awards. The amount of your personal award is based on:



The total **Savings Award** provided by Canadian Tire Corporation to your store



The value of your **Growth Award** from June/July 2106



The total number of **plan members** in your store

WHERE DOES YOUR AWARD GO?

Your Savings Award is automatically deposited to your Savings Award sub-accounts to minimize the amount of tax you have to pay on your awards - and to help you save more for retirement!



Savings Award
Sub-accounts



1

Deferred Profit Sharing
Plan account (DPSP)

Your Award will first be deposited to your DPSP.



2

Registered Retirement
Savings Plan account (RRSP)

If the amount exceeds a maximum tax limit, it will then be deposited to your RRSP.



3

Employee Profit Sharing
Plan account (EPSP)

If the amount still exceeds the maximum tax limit, it will be deposited to your EPSP (taxable account).

Unless you've chosen your investments for your Savings Awards sub-accounts, these deposits will automatically invest in the default investment options for each sub-account:

DPSP: 100% BLK Conservative Fund

RRSP: 100% BLK Conservative Fund

EPSP: 100% Sun Life Money Market Segregated Fund

*You might still be eligible for a Savings Award if you left Canadian Tire but were rehired within 30 days, if you were laid off for up to six months, or if you were on a temporary leave of absence of up to one year.

MONEY WHEN YOU NEED IT!

You can withdraw some of your Savings Award account for the following reasons:



Make a down payment on a house using the Home Buyers' Plan, which allows you to withdraw funds on a tax-deferred basis and pay back the amount over 15 years



Pay for a computer for your studies



Pay down your mortgage



Pay for investment advice (up to \$500 per year) from a financial advisor



Pay post-secondary school expenses



Withdraw up to 50% of your current year's award for any reason.

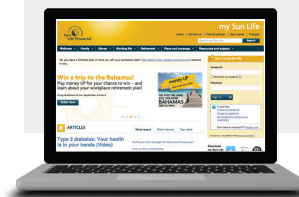
DID YOU KNOW?

You have the same five options for investing your Savings Award as you do for your Growth Award:

- BlackRock (BLK) Conservative Fund
- BlackRock (BLK) Moderate Fund
- BlackRock (BLK) Aggressive Fund
- Sun Life Financial Money Market Segregated Fund
- Canadian Tire Stock Fund

Log into **mysunlife.ca** today to confirm your investment choices and ensure your savings are working for you. If you're not sure which option to choose, use the

Asset Allocation tool on **mysunlife.ca** to find out!



DO YOU KNOW who would receive your Profit Sharing savings if you pass away? Sign in to **mysunlife.ca** to confirm your beneficiary on file and make changes, if needed.

My Profit Sharing

Sonia Guay, Administrative Assistant,
Store #458, Roberval, QC

I joined Canadian Tire 27 years ago - and it's thanks to the Profit Sharing Plan that I could buy my home. After participating in the plan for a number of years, I saved about \$10,000 for a down payment on my house. Later on, I found out I could also withdraw money from the plan to pay down my mortgage. So instead of a 25-year mortgage, we ended up with a 17-year mortgage."

THANK YOU

to all those who participated in the scavenger hunt on the new **Profit Sharing Plan website!** 100 lucky Tim Hortons gift card winners have been contacted.

Keep checking **profitsharingplan.ca** regularly for plan information and updates!



HAVE QUESTIONS ABOUT THE PROFIT SHARING PLAN?

Check out these resources:

- **NEW: Profit Sharing Plan website** - visit **profitsharingplan.ca** for all plan related information. It also works on mobile!
- Your semi-annual **Profit Sharing statement** (mailed to your home)
- Profit Sharing Plan **annual report** (delivered each spring)
- **Videos** on CT University and **mysunlife.ca**

You can also call one of Sun Life Financial's Customer Care Centre representatives at 1-866-733-8612 from 8 a.m. to 8 p.m. ET, any business day. Service is available in more than 190 languages.

